



Order Filed on November 13, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor BSI Financial Services
as Servicer for U.S. Bank Trust National Association,
as Trustee of the Lodge Series III Trust

In Re:

Jeralyn Sperli

Debtor(s)

Case No.: 17-33193

Chapter: 13

Hearing Date:
October 2, 2019 at 9:00 AM

Hon. Judge:
Christine M. Gravelle

ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: November 13, 2019


Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: BSI Financial Services
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: Fred J. Gelb
Property Involved("Collateral"): 320 Hulse Avenue, Brick, NJ 08724

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 1 month, **October 1, 2019**.
- The Debtor is overdue for 1 payment at **\$1,575.68** per month.
- Less Funds held in debtor(s) suspense **\$342.98**.

Total Arrearages Due: **\$1,232.70**

2. Debtor must cure all post-petition arrearages, as follows:

- Cure payment shall be made in the amount of **\$1,232.70**. Payment shall be made no later than **November 15, 2019**.
- Beginning on **November 1, 2019**, regular monthly mortgage payments shall continue to be made in the amount of **\$1,575.68**, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Payments: BSI Financial Services
314 S. Franklin Street
P.O. Box 517
Titusville, PA 16354

In the event of Default:

If the Debtors fail to make the cure payment specified above or fail to make regular monthly payments within thirty (30) days of the date the payments are due, then the Secured

Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' Attorney.

4. Award of Attorney's Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 plan.